

# **EXHIBIT 24**

Message

**From:** Pfeil, Daniel N. [/O=WELLS FARGO & CO./OU=WFB1/CN=RECIPIENTS/CN=N713575X]  
**Sent:** 1/24/2014 8:48:00 AM  
**To:** Wayne, Thomas [thomas.wayne@wellsfargo.com]  
**CC:** Brown, Tiffany N. (FORT MILL) [tiffany.n.brown@wellsfargo.com]; Customer Impact - Mtg Servicing [customerimpact@wellsfargo.com]; Lagnese, Glenn P. [glenn.p.lagnese@wellsfargo.com]  
**Subject:** Impacted List for non-GSE Ins 1552  
**Attachments:** Corp Adv Research\_Loan Level BP.xls

Morning-

Here is the list. Good news, for B&P there are only 12 loans to research further. I went through the loan level again and determined some loans that were tagged as being potentially impacted have since been approved for a modification and do not require remediation.

To give everyone an idea how the research was compiled:

- TOG provided a list of all loans within HPA that followed the below criteria:
  - Active/suspended foreclosure status
  - Denied for Affordability Not Reached (all waterfall steps had been exhausted)
  - Decision was committed.
- Loan level was broken down into waterfall/program type.
- Further research was done specifically on loans that denied right above the target HTI range.
- Because we couldn't rerun these in the HPA, we manually reworked them and determined a new HTI%.

Let me know if you have any questions.

Also, this list is only the Non-GSE loans. I do have potentially impacted GSE loans as well. Who might be responsible for reviewing GSE?



Corp Adv  
Research\_Loan ...

Dan Pfeil

Implementation Consultant  
Default Decisioning Business Delivery Support - Pre and Post Implementation

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MAC X3800-01F  
Tel 240-586-5818 | Fax 240-586-8653

[daniel.n.pfeil@wellsfargo.com](mailto:daniel.n.pfeil@wellsfargo.com)

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**From:** Wayne, Thomas  
**Sent:** Wednesday, January 22, 2014 4:34 PM  
**To:** Pfeil, Daniel N.  
**Cc:** Brown, Tiffany N. (FORT MILL); Customer Impact - Mtg Servicing; Lagnese, Glenn P.  
**Subject:** RE: Customer Impact Notification: 1552

Good afternoon. Dan

When can we expect the population of potentially impacted loans for CIT 1552 Overstated estimate of Foreclosure Fees.

After we receive this list Tiffany we must still review to identify which loans would be eligible for remediation based on Investor guidelines.

**Tom Wayne, VP**

Lending Officer

**Wells Fargo Home Mortgage Default Servicing - Default Decisioning**

MAC# D0203-031

1100 Corporate Center Drive

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**From:** Customer Impact - Mtg Servicing  
**Sent:** Wednesday, January 22, 2014 3:39 PM  
**To:** Wayne, Thomas  
**Cc:** Brown, Tiffany N. (FORT MILL)  
**Subject:** RE: Customer Impact Notification: 1552

Tom-

When do you think you will be able to provide us with the list of impacted loans? We have business units asking for the list.

Thanks-

Candi

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**From:** Wayne, Thomas  
**Sent:** Wednesday, January 08, 2014 3:36 PM  
**To:** Customer Impact - Mtg Servicing  
**Subject:** RE: Customer Impact Notification: 1552

We are still working on that

**Tom Wayne, VP**

Lending Officer

**Wells Fargo Home Mortgage Default Servicing - Default Decisioning**

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**From:** Customer Impact - Mtg Servicing  
**Sent:** Wednesday, January 08, 2014 3:04 PM  
**To:** Wayne, Thomas  
**Cc:** Customer Impact - Mtg Servicing  
**Subject:** RE: Customer Impact Notification: 1552

Thank you Tom!

The only thing we will still need is the list of impacted loans.

Thank you!

Angie/CIT

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**From:** Wayne, Thomas  
**Sent:** Wednesday, January 08, 2014 2:03 PM  
**To:** Customer Impact - Mtg Servicing  
**Subject:** RE: Customer Impact Notification: 1552

Please answer the below questions as they pertain to the incident, and provide us with the impacted loan level data reflecting client and loan number.

1. Is this incident a result of a previous change control? If yes, please provide the change control number.  
a. CCR 5170

2. Is this incident a result of a previous SURF? If yes, please provide SURF number.  
a. No

3. Is this incident related to a previous CIT incident? If yes, please provide the previous CIT number.  
a. NO

4. Will this incident likely result in remediation (i.e. Financial Compensation, Credit Bureau, Re-Disclosure)? Please explain.  
a. Under analysis

5. Do you know if year-end reporting was or will be impacted?  
a. Not to my knowledge

6. Is there a possibility of investor impact?  
a. Not to my knowledge

**Tom Wayne, VP**

Lending Officer  
**Wells Fargo Home Mortgage Default Servicing - Default Decisioning**

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**From:** Customer Impact - Mtg Servicing  
**Sent:** Wednesday, January 08, 2014 3:01 PM  
**To:** Wayne, Thomas  
**Cc:** Customer Impact - Mtg Servicing  
**Subject:** RE: Customer Impact Notification: 1552

Hi Tom,

Could you please provide the answers to the list of questions below prior to today's meeting? I have sent you the meeting invitation.

Thank you!

Angie/CIT

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**From:** Wayne, Thomas  
**Sent:** Wednesday, January 08, 2014 1:53 PM  
**To:** Customer Impact - Mtg Servicing  
**Subject:** RE: Customer Impact Notification: 1552

Re: Will you be available to present the incident on today's 3:30 p.m. CST CIT Steering Committee call?

Yes.

Please provide the invitation.

**Tom Wayne, VP**

Lending Officer  
**Wells Fargo Home Mortgage Default Servicing - Default Decisioning**  
MAC# D0203-031  
1100 Corporate Center Drive  
Raleigh, NC 27607  
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**From:** Customer Impact - Mtg Servicing  
**Sent:** Wednesday, January 08, 2014 2:22 PM

**To:** Wayne, Thomas  
**Cc:** Customer Impact - Mtg Servicing  
**Subject:** RE: Customer Impact Notification: 1552  
**Importance:** High

Thank you for reporting customer impact #1552.

Will you be available to present the incident on today's 3:30 p.m. CST CIT Steering Committee call?

Please answer the below questions as they pertain to the incident, and provide us with the impacted loan level data reflecting client and loan number.

1. Is this incident a result of a previous change control? If yes, please provide the change control number.
2. Is this incident a result of a previous SURF? If yes, please provide SURF number.
3. Is this incident related to a previous CIT incident? If yes, please provide the previous CIT number.
4. Will this incident likely result in remediation (i.e. Financial Compensation, Credit Bureau, Re-Disclosure)? Please explain.
5. Do you know if year-end reporting was or will be impacted?
6. Is there a possibility of investor impact?

Thank you!

Customer Impact Team

-----Original Message-----

From: StarwebSupport@imc.wellsfargo.com [mailto:StarwebSupport@imc.wellsfargo.com]

Sent: Wednesday, January 08, 2014 1:19 PM

To: Schmaltz, Angela P.; Pinkerton, William J.; Baumert, Charles F.; Cust Impact - Default; Cust Impact - NBD ASC; Cust Impact - Servicing Ops; Customer Impact - Mtg Servicing; Blonigan, Cynthia; Garland, Darcy; Huston, Ian; Ketchum, Jeffrey; Janni, John; Lees, Kathy; Shedd, Linda K.; Scaglione, Lori K; Hemler, Lynette K.; Marlett, Beverly A.; Powers, Mary K. (LEGAL); Servicing Ops & SI; Crawford, Susan M; Petersen, Timothy J.; Wayne, Thomas

Subject: Customer Impact Notification: 1552

Thank you for reporting a customer impact.

The Customer Impact Incident Tracking Number is: 1552

Reported By: Tom Wayne Phone: 919-852-9226

Reported By Email: [thomas.wayne@wellsfargo.com](mailto:thomas.wayne@wellsfargo.com)

Department: Loss Mitigation  
Sr Manager: Hilzendeger, Perry

Contact Name: Tom Wayne Phone: 919-852-9226

Loan Count:  
Clients: 106, 708

#### Description

During Default Decisioning Trial Plan analysis by the HPA Decision tool the total recoverable fees may have been overstated by a table of estimated Corporate Advances and State Specific Attorney Fees used for loans in active foreclosure only.

#### Corrective Action

Analysis of 7000+ loans has resulted in a population of 50 loans that require further analysis for impact.

#### Proposed Solution

Conduct further analysis for potential remediation of identified population and implement a screening of any in active foreclosure loan that fails trial plan affordability for <2% HTI and passes all other eligibility test.

This incident will be evaluated during the next Customer Impact Steering Committee Meeting. If additional detail is necessary, the Customer Impact Team may contact you.

Please do not reply. This is a system generated email.

Thank you.